

MIKE KREIDLER  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

In the Matter of

Rose Hill Insurance Services,

Licensee.

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) D 05 - 91  
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STIPULATION AND ORDER  
LEVYING A FINE

DECLARATION OF MAILING

I certify under penalty of perjury  
Under the laws of the State of  
Washington that on the date listed  
below, I mailed or caused delivery  
of a true copy of this document to

DATED this 18th day of February 2005  
At Tumwater, Washington

Signed Victoria Meyers

1908 02/24/05 \$1,000.00

STIPULATION BY AGENT

Rose Hill Insurance Services, ("licensee") hereby stipulates to the payment of a fine in the total amount of \$1,000 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that it will comply with Washington insurance laws and regulations in the future.

1. The Office of Insurance Commissioner (OIC) completed an audit of the licensee's records November, 2004. The audit found the licensee failed to have proper affiliations or appointments in place for the business it was transacting. Each such transaction was a violation of WAC 284 -17-420 (1), (2).

2. The audit found a number of return premiums were owed to consumers for adjustments, overcharges and cancellations. It was also determined that the licensee was depositing other monies, not premiums, into the premium account. Each such failure to return premiums was a violation of RCW 48.17.480. Each such failure to use the premium account properly was a violation of RCW 48.17.600 and WAC 284-12-080.

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this 15 day of February, 2005.

By:

Dale E. Gilbertson  
Rose Hill Insurance Service  
Dale E. Gilbertson, Principle

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ORDER

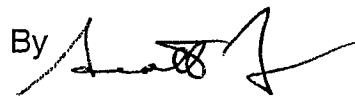
Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$1,000 upon Rose Hill Insurance Services.

The fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay the fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT TUMWATER, WASHINGTON, this 18<sup>th</sup> day of February, 2005.

MIKE KREIDLER  
Insurance Commissioner

By



SCOTT JARVIS  
Deputy Commissioner

Examiner: Angelina Portacio